

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Amy L. Gowen  
 Debtor

Case No. 19-15802-amc  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 13

Date Rcvd: Jan 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2020.

db +Amy L. Gowen, 167 E. Main Street, Perkasio, PA 18944-5422  
 14390164 +Accounts Receivable Technologies, Inc., 377 Hoes Lane, Piscataway, NJ 08854-4138  
 14390169 PennyMac Loan Services, LLC, P.O.Box 514387, Los Angeles, CA 90051-4387  
 14390170 SunTrust Bank, P.O.Box 79232, Baltimore, MD 21279-0232

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: megan.harper@phila.gov Jan 18 2020 03:49:35 City of Philadelphia,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 18 2020 03:48:33  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 18 2020 03:49:21 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14390165 EDI: BANKAMER.COM Jan 18 2020 08:23:00 Bank of America, P.O.Box 982235,  
 El Paso, TX 79998-2235  
 14390166 EDI: BMW.COM Jan 18 2020 08:23:00 BMW Financial Services, Regional Service Center,  
 P.O.Box 3608, Dublin, OH 43016-0306  
 14390167 +EDI: CITICORP.COM Jan 18 2020 08:23:00 Citibank, N.A., P.O.Box 6500,  
 Sioux Falls, SD 57117-6500  
 14390168 E-mail/Text: bankruptcynotices@psecu.com Jan 18 2020 03:50:01  
 Pennsylvania State Employees Credit Union, P.O.Box 67013, Harrisburg, PA 17106-7013  
 14390171 EDI: RMSC.COM Jan 18 2020 08:23:00 Synchrony Bank, Attn: Bankruptcy Dept.,  
 P.O.Box 965061, Orlando, FL 32896-5061  
 14390172 E-mail/Text: electronicbkydocs@nelnet.net Jan 18 2020 03:49:04 U.S. Department of Education,  
 P.O.Box 82561, Lincoln, NE 68501-2561

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 19, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2020 at the address(es) listed below:

BONNIE B. FINKEL finkeltrustee@comcast.net, NJ69@ecfcbis.com;Finkeltrustee@comcast.net  
 JEFFREY C. MCCULLOUGH on behalf of Debtor Amy L. Gowen jeffmccullough@bondmccullough.com,  
 mbehrlacher@bondmccullough.com  
 KEVIN G. MCDONALD on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkgroup@kmlawgroup.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<u>Amy L. Gowen</u>	Social Security number or ITIN	<b>xxx-xx-6875</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>19-15802-amc</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Amy L. Gowen

1/16/20

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**